

## IN THE SPECIFICATION

Please replace the Abstract with the following marked-up Abstract:

A RF transaction device is ~~provided, which is operable to~~ stores multiple distinct calling card accounts associated with a calling card account. The multiple calling card accounts may be ~~provided by one or more~~ issued by multiple calling card carriers. ~~The invention further includes a~~ An RF operable reader is in communication with a telephonic call enabling device. The RF transaction device communicates with the reader to ~~provide~~ retrieve calling card account information. Since the RF device has multiple distinct credit card account numbers stored on the transaction device, the RF transaction device may be used to effectuate a calling card call on different call carrier systems using differently formatted call authorizing systems.

Please replace the paragraph entitled “Cross-Reference to Related Applications” on page 1 of the specification with following marked-up paragraph:

This application claims priority to, and the benefits of, U.S. Patent Application No. 10/192,488, entitled “SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed on July 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. ~~60/277,539~~ 60/304,216, filed ~~March 20, 2001~~ July 10, 2001), to U.S. Provisional Patent Application No. 60/396,577, filed July 16, 2002, to U.S. Patent Application No. 10/340,352, entitled “SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed January 10, 2003, to U.S.

Patent Application No. 10/608,792, entitled "METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMETNS," filed June 27, 2003, and to U.S. Patent Application No. 10/435,420, entitled "SYSTEMS AND METHODS FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES," filed May 9, 2003, all of which are hereby incorporated by reference.